What is claimed is:

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A combination protective cover for a golf car that has a rigid canopy supported by at least one front support post and one rear support post over a passenger compartment of the golf car and a rear golf bag storage area located behind the passenger compartment, the combination comprising:

a protective compartment cover having left and right side curtains that are adapted to hang from the canopy and enclose a portion of the passenger compartment, the side curtains being separate panels adapted to extend along respective sides of the passenger compartment from a front of the golf car to an area immediately behind the passenger compartment; and

a protective bag cover having front and rear edges, the front edge being operatively connected with the canopy with the bag cover extending from the front edge over the golf bag storage area to the rear edge with the rear edge being suspended in a position above the golf bag storage area.

2. The combination of claim 1, further combrising:

a pair of rear side flaps adapted to extend between each of the side curtains and the bag cover on the opposite side of an area of the golf car between the passenger compartment and the golf bag storage area, the rear side flaps having opposite top and bottom edges and extending downward a distance that partially covers over the area between the passenger compartment and the golf bag storage area while permitting access to the area between the passenger compartment and the golf bag storage area from beneath the bottom edges of the rear side flaps.

3. The combination of claim 2, further comprising:

brackets that mount the bag cover to the at least one rear support post of the golf car and the rear side flaps being dimensioned to cover over the brackets.

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- The combination of claim 2/ further comprising: 4. the rear side flaps providing a uniform appearance as the left and right side curtains transition to the bag cover.
- The combination of claim 1, further comprising: 5. at least one of the left and right side curtains having a gathering flap and a cooperating strap that are dimensioned to extend around a rolled up side curtain and connect with each other to support the side curtain adjacent the canopy.
- The combination of claim 1, further comprising: 6. at least one of the left and right side curtains having a door that can be rolled up to a position adjacent/the canopy independent of the side curtain.
- 7. The combination of claim 6, further comprising: the door being removably attached to the side curtain.
- 8. The combination of claim 7, further comprising: the side curtain having a front portion and a rear portion and the door being between the front and rear portions, the front portion being adapted to be removably attached inside the front support post of the golf car, the rear portion being adapted to be removably attached to the golf car in an area immediately behind the passenger compartment.
 - 9. The combination of claim 1, further comprising: at least one of the left and right side curtains being removably attached to the canopy.
 - The combination of claim 9, further comprising: the passenger compartment canopy having a peripheral edge and a "C"-shaped channel extending along at least a portion of the peripheral edge on an underside of the canopy;

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at least one of the left and right side curtains having a top edge with a gather along the top edge that is dimensioned to be inserted in the "C"-shaped channel, removably attaching the curtain to the canopy.

11. The combination of claim 1, further comprising:

each of the left and right side curtains has a bottom edge with fasteners along the bottom edge that are removably attachable to the golf car to hold the left and right side curtains taut between the canopy and the golf car.

- 12. The combination of claim 1, further comprising:
 a transition plate connected to the front edge of the bag cover and engaging with the canopy.
- 13. A protective cover for a golf car having a passenger compartment that is covered by a canopy supported by a pair of spaced apart support posts located at a rear portion of the canopy, the protective cover comprising:

left and right side curtains and a rear curtain extending between the left and right side curtains, each of the left and right side and rear curtains being adapted to hang from the canopy to enclose a portion of the passenger compartment, the rear curtain being adapted to hang from the canopy in a manner such that the rear curtain is positioned immediately behind the passenger compartment adjacent the pair of spaced apart support posts.

- 14. The protective covering of claim 13, further comprising:
 at least one of the left and right side curtains being removably attached to the rear curtain in enclosing the passenger compartment.
- 15. The protective covering of claim 13, further comprising:
 the rear curtain having a bottom edge and at least two vertical slots
 through the bottom edge that receives the pair of support posts of the golf car.

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- 16. The protective covering of claim 13, further comprising:
 the rear curtain having a top edge with a releasable fastener
 mechanism attaching the top edge to the canopy and a bottom edge with a
 releasable fastener mechanism attaching the bottom edge with a releasable
 fastener mechanism attaching the bottom edge to the golf car whereby a
 portion of the rear curtain is held taut between the canopy and the golf car at
 an area behind the passenger compartment.
 - 17. The protective covering of claim 13, further comprising: the rear curtain being removably attached to the canopy
 - 18. The protective covering of claim 17, further comprising:
 the passenger compartment canopy having a peripheral edge and a
 "C"-shaped channel extending along at least a portion of the peripheral edge
 on an underside of the canopy;

at least one of the left and right side curtains having a top edge with a gather along the top edge that is dimensioned to be inserted in the "C"-shaped channel, removably attaching the curtain to the canopy.

- 19. The protective covering of claim 13, further comprising:
 at least one of the left and right side curtains having a gathering flap
 and a cooperating strap that are dimensioned to extend around a rolled up
 side curtain and connect with each other to support the side curtain adjacent
 the canopy.
- 20. The protective covering of claim 13, further comprising:
 the rear curtain being shaped to fit between seats of the passenger
 compartment and a basket mounted on the pair of spaced apart support
 posts, whereby a user of the golf car has unobstructed access to the basket
 and other accessories mounted thereabout.

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21. A protective cover for a golf car wherein the golf car has a passenger compartment, a rear golf bag storage area and a canopy over the passenger compartment that is supported by a pair of spaced apart support posts located at a rear portion of the canopy and between the passenger compartment and the rear golf bag storage area, the protective cover comprising:

left and right side curtains and a rear curtain extending between the left and right side curtains, each of the left and right side curtains being adapted to hang from the canopy to enclose a portion of the passenger compartment, the rear curtain being adapted to be positionable between the passenger compartment and the rear golf bag storage area of the golf car adjacent the pair of spaced apart support posts; and

a rear bag cover having front and rear edges, the front edge being operatively connected with the canopy, the rear bag cover being positionable between a retracted position in which the rear golf bag storage area is exposed and a deployed position in which the rear golf bag cover covers over the rear golf bag storage area with the rear edge being suspended in a position above the rear golf bag storage area.

22. The protective cover of claim 21, further comprising:

the rear bag cover being adapted to be attached to and solely supported by the support posts; and

a transition plate extending between the rear bag cover and the canopy, the transition plate having an upturned flange that fits under a lip of the canopy to provide an overlapping joint between the transition plate and the canopy, and the rear curtain being removably attached to and adapted to hang from the transition plate.

23. The protective cover of claim 22, further comprising:

the transition plate forward end having a peripheral edge and a "C"-shaped channel extending along at least a portion of the peripheral edge on an underside of the canopy; and

at least one of the left and right side curtains having a top edge with a gather along the top edge that is dimensioned to be inserted into the "C"-shaped channel removably attaching the rear curtain to the transition plate.

24. The protective cover of claim 23, further comprising:

the rear bag cover having a gathering flap adapted to surround the rear bag cover in the retracted position of the rear bag cover to hold the bag cover adjacent the transition plate;

the transition plate being formed with a second a "C"-shaped channel; and

the gathering flap having a top edge with a gather along the top edge that fits into the second "C"-shaped channel to removably attach the gathering flap to the transition plate.

25. The protective cover of claim 21, further comprising:

the rear curtain having a gathering flap and a cooperating strap that are dimensioned to extend around a rolled up side curtain and connect with each other to support the rear curtain adjacent the transition plate.